



Money Matters with Les Conway

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The New Age of Retirement

We live in a world of constant and increasingly rapid change.

Now being in my twenty seventh year of working within the financial planning industry, I've noticed a big change in the way people perceive their retirement.

Reaching that lifestyle landmark where you can finally down tools and say bon voyage to the workplace (should you wish) was once the cue for many to begin 'taking it easy'.

Join a bowls club, buy some slippers and enjoy a rest.

But more and more I'm working with people who view 'retiring' in a very different way.

I see many clients who have taken their company pensions and gone on to either give their time to voluntary work or apply their hard earned skills and experience to establish their own small independent businesses. Or work on a part time basis because they enjoy their role.

Retirement for many is a chance to take their foot off of the pedal, but at the same time live a more fulfilling life but now on **their** terms.

The one thing I've noticed that people who are really enjoying their retirement have in common is that they have planned for it. It didn't just happen. A plan was put in place and action taken to achieve that end goal.



Lots of people have accumulated different pension pots from various employments. Working out when you can reasonably 'retire' without greatly affecting your lifestyle (where in many cases it can mean more disposable income than in pre-retirement), proves complicated as it's dotted around all over the place, so people simply don't take any action.

This is where good financial planning comes into play by looking at the situation objectively and coming up with clarity, some element of reorganisation perhaps along with a plan that gives people the confidence and reassurance they are looking for.

The R word means very different things to different people. But however you perceive it, it pays to plan and plan properly.

Thanks for reading.

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